



Order Filed on December 8, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

In Re:
Mary L. Bassette-Lockhart

Debtor.

Case No.: 16-31694 KCF

Adv. No.:

Hearing Date: 10/25/2017 @ 9:00 a.m.

Judge: Christine M. Gravelle

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: December 8, 2017


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Debtor: Mary L. Bassette-Lockhart

Case No: 16-31694 KCF

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 1010 West 5th Street Florence, NJ 08518, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Daniel E. Reinganum, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 13, 2017, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payment due November 2017; one late charge for November 2017 \$16.41 and \$85.34 in suspense for a total post-petition default of \$685.72 (1 @ \$754.65; 1 Late Charges @ \$16.41; less suspense of \$85.34); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$685.74 will be paid over six (6) months by Debtors remitting six payments of \$114.29 in addition to their regular monthly mortgage payment, which additional payments shall begin on November 1, 2017 and; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2017, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtor: Mary L. Bassette-Lockhart

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.